

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jerry L Hernandez  
Debtor

Case No. 18-03776-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jul 14, 2021

User: AutoDocke  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:**

Recip ID	Recipient Name and Address
db	+ Jerry L Hernandez, 104 Glade Terrace, East Stroudsburg, PA 18301-6650
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5105373	+ Carriage House Country Club, Route 314, P.O. Box 125, Pocono Manor, PA 18349-0125
5105374	+ Cenlar, 425 Phillips Blvd, Ewing, NJ 08618-1430
5105376	+ Computer Credit Inc, PO Box 5238, Winston Salem, NC 27113-5238
5105382	+ Freedom Mortgage, 907 Pleasant Valle, Ste 3, Mount Laurel, NJ 08054-1210
5130515	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5105383	+ Geico Indemnity Company, One GEICO Plaza, Washington, DC 20076-0005
5105384	+ I C Systems Collections, 444 Hwy 96 E, St. Paul, MN 55127-2557
5105385	+ IC Systems Collections, 444 Hwy 96 E, St. Paul, MN 55127-2557
5105388	+ Lessing Oil and Propane Co., P.O. Box 158, Wind Gap, PA 18091-0158
5105389	+ Mortgage Electronic Registration, Systems, Inc., 9990 Richmond, Suite 400, Houston, TX 77042-4546
5105391	+ Nicholas Haros, Esquire, 802 Main Street, Stroudsburg, PA 18360-1602
5105392	+ Penn Estates POA, 304 Cricket Drive, East Stroudsburg, PA 18301-8996
5111038	+ Penn Estates Property Owners Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602
5105393	+ Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094
5105395	+ Ratchford Law Group, 409 Lackawanna Ave., Ste 320, Scranton, PA 18503-2062
5105397	# Trans-Continental Credit, P.O. Box 5055, White Plains, NY 10602-5055
5131131	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5105398	+ US Dept of Education/GLE, 2401 International, P.O.Box 7859, Madison, WI 53707-7859

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Jul 14 2021 18:44:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5121808	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 14 2021 18:44:18	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5105371	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 14 2021 18:44:22	Capital One Bank USA NA, 10700 Capital One Way, Glen Allen, VA 23060-9243
5105372	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 14 2021 18:44:22	Capital One Visa, P.O. Box 71083, Charlotte, NC 28272-1083
5105375	+ Email/Text: mediamanagers@clientservices.com	Jul 14 2021 18:44:00	Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5105377	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 14 2021 18:45:00	Convergent Outsourcing, 800 SW 39th St, P.O. Box 9004, Renton, WA 98057-9004
5105378	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 14 2021 18:44:00	Credit Acceptance Corp, 25505 W 12 Mile Road, Southfield, MI 48034-8316
5105379	Email/Text: bankruptcy_notifications@ccsusa.com		

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		Jul 14 2021 18:45:00	Credit Collection Services, P.O. Box 55126, Boston, MA 02205-5126
5105380	+ Email/Text: G06041@att.com	Jul 14 2021 18:45:00	Directv Corporate Office & Hdqs, 2230 E. Imperial Hwy, El Segundo, CA 90245-3504
5105381	+ Email/Text: bknotice@ercbpo.com	Jul 14 2021 18:45:00	ERC, PO Box 57547, Jacksonville, FL 32241-7547
5105386	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 14 2021 18:45:00	Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303
5105387	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 14 2021 18:45:00	Jefferson Capital Systems, 16 Mclelland Road, Saint Cloud, MN 56303
5132255	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2021 18:44:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5105390	+ Email/Text: Bankruptcies@nragroup.com	Jul 14 2021 18:45:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5105394	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2021 18:44:26	Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541
5105396	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Jul 14 2021 18:44:22	Secretary of Housing & Urban Develo, 451 7th STreet, SW, Washington, DC 20410-0001

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corp. bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Freedom Mortgage Corp. bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com

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Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
Timothy B. Fisher, II	on behalf of Debtor 1 Jerry L Hernandez donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>CHAPTER 13</b>
<b>JERRY L. HERNANDEZ</b>	:	
<b>Debtor</b>	:	<b>CASE NO. 5:18-bk-03776 HWV</b>
	:	

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**ORDER GRANTING VOLUNTARY DISMISSAL**

AND NOW on the motion of Debtor, **Jerry L. Hernandez**, for an Order granting his request to voluntarily dismiss the pending Chapter 13 bankruptcy case, it is

ORDERED that the Chapter 13 case is hereby dismissed.

Dated: July 14, 2021

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge <sup>(CD)</sup>